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From: David Herron [mailto:vectorred29@aol.com]

Sent: Tuesday, June 27, 2006 6:28 PM

To: Public Hearing

Subject: local banks

Sheila Bair

Chairperson FDIC

Congatulation, on your appointment to the FDIC. I'm wirghting to express my opinion on a matter that is before agency. Industrial Loan Companies; while they have their place in the fiancial services arena, I do not believe that large discount stores are the propper venue for these businesses. The Bank of Wal-Mart would hurt the local financial institues in the small town of Milford DE. in whish I reside. My checking and CD's are in these local banks. I would hate to see them go out of business as did other merchants when Wal-Mart moved in.